

**House Committee on Human Services**  
**Hearing on House Bill No. 325**  
**An Act Providing Insurance Coverage for Colorectal Cancer**  
**Early Detection Screening and other purposes**  
**February 6, 2009**

**Written Testimony Submitted by:**

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**EXHIBIT** \_\_\_\_\_  
**DATE** 2-6-09  
**HB** 325

Members of the Committee:

I was delighted to read recently about the introduction and consideration of HB 325, which would require insurance companies to cover screenings for colon cancer. Several years ago, my doctor pushed me to go for an examination, saying that one her patients – a fifty-two year old woman – had recently died from colon cancer after having repeatedly delayed her own examination. The doctor vowed that she would never again allow her patients to resist this easy life-saving measure.

I scheduled an examination and was surprised and disturbed to learn that my insurance carrier, Blue Cross Blue Shield of Montana, did not cover the roughly \$2,000 cost of this important preventative exam. "They would pay for the operations, chemotherapy and radiation therapy of a patient that contracted colon cancer," I thought. "Why won't the company pay for an exam"? I knew that colon cancer, as a slow growing cancer, is rarely fatal if caught early. But it is highly lethal if it grows undetected. Surely, I thought, this is one procedure that Montana's insurance companies should be required to include in their coverage. I went for the exam despite its high cost and was pleased to receive a clean bill of health.

I am not normally a supporter of adding mandates to insurance coverage. Too often, those mandates add to the cost of insurance in order to meet the needs of a relatively narrow interest group. However, colon cancer is an equal opportunity killer. And as my doctor told me, "No one should ever die of colon cancer – not if it's caught early."

What has been the impact of my insurance carrier's decision not to cover colon cancer screenings? For my fellow patient, it meant her death. She had put off the exam because Blue Cross Blue Shield did not cover its cost. Her husband and family now must live without her. What's more, my doctor tells me that the medical costs to treat her cancer – which **were** covered by BC-BS – ultimately exceeded \$700,000. I wonder how much of the sharp increase in my insurance premiums was due to that one case alone.

Kalispell Regional Medical Center's vice president, Jim Oliverson, was quoted in the Missoulian's "InBusiness Monthly" magazine for February (p. 2) as saying, "The future of medicine is preventative medicine." I agree. As a Montanan with no ties to the health care or insurance industry or to the sponsor of this bill, I strongly urge the Committee to approve HB 325 and recommend it favorably to the full House.

Thank you for consideration of my views.

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